

**Information to identify the case:**

Debtor 1	<u>Jeanne A. Griscom</u>	Social Security number or ITIN	xxx-xx-1105
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-34133-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeanne A. Griscom  
aka Jeanne Anne Griscom

11/16/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jeanne A. Griscom  
Debtor

Case No. 18-34133-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Nov 16, 2022

Form ID: 3180W

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2022:

Recip ID	Recipient Name and Address
db	+ Jeanne A. Griscom, 317 Dundee Drive, Williamstown, NJ 08094-2911
poa	+ David L. Griscom, 65 Borrelly Boulevard, Sewell, NJ 08080-2414
cr	+ Planet Home Lending, LLC as servicer for Wilmington, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Wilmington Trust, National Association, not in its, Friedman Vartolo, LLP, 1325 Franklin Avenue, Ste. 230, Garden City, NY 11530-1631
517911746	+ Borough of Glassboro RCA, Home Improvement Program, 1 South Main Street, Glassboro, NJ 08028-2539
517911749	+ Jefferson Health NJ, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
517911755	+ PNC Bank Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
517911757	+ The Bank of NY Mellon Trustee, 500 Grant Street -1000, Pittsburgh, PA 15258-0001

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 16 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 16 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517911747	+ EDI: CAPITALONE.COM	Nov 17 2022 01:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517944303	EDI: CAPITALONE.COM	Nov 17 2022 01:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517981725	Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 20:38:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517911748	^ MEBN	Nov 16 2022 20:37:58	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
517911751	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 16 2022 20:40:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517911752	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 16 2022 20:40:00	Midland Funding LLC, 3111 Camino Del Rio North Suite 1300, San Diego, CA 92108-5750
517911753	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 16 2022 20:40:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517911754	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 16 2022 20:40:00	Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783
517981680	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 16 2022 20:40:00	Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096

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517911756	Email/Text: Bankruptcy.Notices@pnc.com	Nov 16 2022 20:40:00	PNC Bank National Association, PO Box 535230, Pittsburgh, PA 15253
517913889	+ EDI: RMSC.COM	Nov 17 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518301410	+ Email/Text: BKMAIL@planethomelending.com	Nov 16 2022 20:40:00	Wilmington Trust, National Association, et. al., c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450, Wilmington Trust, National Association, c/o Planet Home Lending, LLC 06450-8342
518301409	+ Email/Text: BKMAIL@planethomelending.com	Nov 16 2022 20:40:00	Wilmington Trust, National Association, et. al., c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517911750	##+	KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2022 at the address(es) listed below:

Name	Email Address
Christian Del Toro	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@martonelaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VIII-B dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jonathan C. Schwalb	on behalf of Creditor Planet Home Lending LLC as servicer for Wilmington Trust National Association, not in its individual capacity but solely in its capacity as Trustee of MFRA Trust 2014-2 bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

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Joseph J. Rogers

on behalf of Debtor Jeanne A. Griscom jjresq@comcast.net jjrogers0507@gmail.com

Joseph J. Rogers

on behalf of Power of Attorney David L. Griscom jjresq@comcast.net jjrogers0507@gmail.com

Lauren Moyer

on behalf of Creditor Planet Home Lending LLC as servicer for Wilmington Trust National Association, not in its individual capacity but solely in its capacity as Trustee of MFRA Trust 2014-2 lmoyer@friedmanvartolo.com, nj-ecfmail@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10